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UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/604,696	06/26/2000	Philip Carragher	Carr-P1-00

Peter K Trzyna
P O Box 7131
Chicago, IL 60680-7131



FORMALITIES LETTER



OC000000005492185

Date Mailed: 10/20/2000

NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)

Filing Date Granted

The U.S. Patent and Trademark Office has received your reply on 10/02/2000 to the Notice to File Missing Parts (Notice) mailed 09/21/2000 and it has been entered into the nonprovisional application. The reply, however, does not include the following items required in the Notice.

The period of reply remains as set forth in the Notice. You may, however, obtain EXTENSIONS OF TIME under the provisions of 37 CFR 1.136 (a) accompanied by the appropriate fee (37 CFR 1.17(a)).

A complete reply must be timely filed to prevent ABANDONMENT of the above-identified application.

- Total additional claim fee(s) for this application is \$.
 - \$130 for multiple dependent claim surcharge. *code 204 \$135*
- Late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$65 was not received in full.
- The balance due by applicant is \$ -550.00.

A copy of this notice MUST be returned with the reply.

Bla
Customer Service Center

TC
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

11/08/2000 CCHAU1 00000134 500235 9604696

01 FC:204 135.00 CH

Adjustment date: 11/09/2000 CCHAU1

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135.00 CH

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10/20/00



GAU 2981
2181

I hereby certify that this correspondence is being filed via facsimile and by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231 on the date indicated below.

PATENT

Paper No. 4

File: Carr-P1-00

Date: 30 Oct 2000

Signed:
Peter K. Trzyna (Reg. No. 32,601)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/604,696
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	2781
Examiner	:	

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

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TRANSMITTAL LETTER

SIR:

Transmitted herewith for filing in the above-identified patent application is the following:

1. Notice of Incomplete Reply (Nonprovisional); and
2. Response to Notice of Incomplete Reply (Nonprovisional).

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

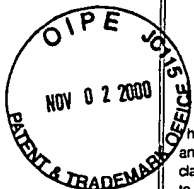
Respectfully submitted,

Date: 30 Oct 2000

Peter K. Trzyna
(Reg. No. 32,601)

PETER K. TRZYNA
P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824



hereby certify that this correspondence is being filed via facsimile and by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231 on the date indicated below.

PATENT

Paper No. 4

File: Carr-P1-00

Date: 30 Oct 2000

Signed: [Signature]
Peter K. Trzyna (Reg. No. 32,601)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors : Philip Carragher, Steven Earl Webster
Serial No. : 09/604,696
Filed : June 26, 2000
For : SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit : 2781
Examiner :

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

RESPONSE TO INCOMPLETE REPLY (NONPROVISIONAL)

S I R :

In response to the Notice of Incomplete Reply (Nonprovisional) mailed on October 20, 2000, please pay the \$550.00 fee from Deposit Account No. 50-0235.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

PETER K. TRZYNA
P.O. Box 7131
Chicago, IL 60680-7131

(312) 240-0824

Respectfully submitted,

Date: 30 Oct 2000

[Signature]
Peter K. Trzyna
(Reg. No. 32,601)

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824



SECTOR \$

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PATENT

Paper No. 2

File: Carr-P1-00

Date: 26 Sept 2000

Signed: [Signature]
Peter K. Trzyna (Reg. No. 32,801)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher, and Steven Earl Webster
Serial No. : 09/604,696
Filed : June 26, 2000
For : SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit : 2781
Examiner :

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application is the following:

1. Notice to File Missing Parts of Nonprovisional Application;
2. Response to Notice to File Missing Parts of Nonprovisional Application;
3. Verified Statement (Declaration) Claiming Small Entity Status (37 CFR §§ 1.9(f) and 1.27(b))-Independent Inventor;
4. Declaration and Power of Attorney;
5. Preliminary Amendment; and
6. PTO Form 1449, Information Disclosure Statement and Cited Art.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

PETER K. TRZYNA
P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824

I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231 on the date indicated below.



PATENT

Pap r No. 2

File: Carr-P1-00

Date: 26 Sept 2000

Signed: [Signature]
Peter K. Trzyna (Reg. No. 32,601)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors : Philip Carragher, Steven Earl Webster
Serial No. : 09/604,696
Filed : June 26, 2000
For : SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit : 2781
Examiner :

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

**RESPONSE TO NOTICE TO FILE MISSING PARTS
OF NONPROVISIONAL APPLICATION**

S I R :

The above-identified application was filed without a filing fee enclosed.
Please pay the filing fee from Deposit Account No. 50-0235.

The Commissioner is hereby authorized to charge any fees associated with the
above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

PETER K. TRZYNA
P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824

Respectfully submitted,

Date: 26 Sept 2000


[Signature]
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